

# Joke's on finder of \$10 bill with \$100 markings

By Roger Boye

**A**ll questions answered this week are about "folding money," an always-popular collectible.

**Q**—On the back of my \$10 bill, the four numbers that should read "10" each say "100" instead. The rest of the back-side design is normal, including the words "ten dollars." Did I make a lucky find?

—B.J., Chicago

**A**—Hardly. A prankster using ink or paint added the extra digits to your bill, which is worth just \$10.

On rare occasions, government printers have produced "double-denomination notes in error by placing, for example, the design for a \$5 bill on one side and a \$10 bill on the other. Authentic \$10/\$1 and \$20/\$10 notes also exist; uncirculated specimens of all those varieties—the "king of paper money errors"—retail for about \$4,000 each if in crisp, uncirculated condition.

**Q**—We're having great fun collecting old silver certificates and \$1 bills from the various Federal Reserve banks. Is there an organization we could join to learn more about old currency?

—E.T., Racine, Wis.

**A**—About 2,500 paper-money buffs belong to the Society of Paper Money Collectors Inc. Dues are \$12 annually, which include a subscription to a magazine published six times a year. For more information, write to Ronald Horstman, P.O. Box 6011, St. Louis, Mo. 63139.

**Q**—We own 54 silver-certificate bills of various 1935 and 1957 series, all of which say, "One dollar in silver payable to the bearer on demand." Where can we go to get our silver?

—W.D., Chicago

**A**—If I had one speck of silver for every time I am asked that question, I'd be a rich man. Your bills still are legal tender, but they can't be redeemed for silver in any form because the government voided the "silver clause" in 1968.

**Q**—Years ago my parents gave me a \$20 "National Currency" bill, series 1929, that says in large letters, "The Farmers and Merchants National Bank in Vandalia, Illinois." What is it?

—S.D., Springfield

**A**—Between 1929 and 1935, thousands of national banks issued such paper money backed by U.S. bonds the banks had purchased. Today, the currency is worth more than its face value, with collectors usually paying the highest prices for specimens from banks in small states. Your item might retail for \$40 if it is in at least "very fine condition," according to catalogues.